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Patient Protection and Affordable Care Act: Preexisting Condition Exclusions, Lifetime and Annual Limits,

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Patient Protection and Affordable Care Act: Preexisting Condition Exclusions, Lifetime and Annual Limits,

Rescissions, and PatientProtections

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General Comment

I have recently come across a practice that I find puzzling and should be addressed somewhere in the regulations. My insurance company has both approved and denied an insulin pump for me at the same time! Quite a neat trick. On the one hand, the insulin pump is approved. On the other hand, insulin pump treatment initiation is denied because it is "not provided by this company."

So far no one has been able to explain this discrepancy to me. It seems a neat trick to avoid paying for a service at the same time you say it's being provided.

How can this be addressed in regulations to protect patients' rights?